

Finance for Life™

Achieving Financial Success™



Finance for Life. Wealth for Living.™



Practical Wealth Creation Ideas

...for Simplified Financial Success™

Financium.com



The Reality of YOUR RETIREMENT COUNTDOWN

You need to make every day literally "count" as you invest to

create wealth while budgeting for your retirement income. Twice as many people—approximately 20% of the population—will be aged 65 or over at the end of the first quarter of the 21st century.

1. Do not assume long-term inflation will go away even though inflation is currently low.

Historically, the value of yesterday's dollar has decreased to one third its buying power over any given 20-year period.

2. Do not assume high future rates of return on your mutual funds, based on historic gains.

Instead calculate based on a conservative rate of perhaps 5% to 8% per annum.

3. Do not assume your retirement capital will last forever.

Medical authorities estimate that future generations will increase the average retirement span from the current 15 years to 25 years, thus increasing the need to save for a future extended income withdrawal period. Add to that the need to pay for specialized health care as you live longer. A healthy mutual fund portfolio can help strengthen your financial preparation for a longer retirement period.

4. Do not assume you will never retire.

Our own parents are living proof that we too will age. Each one of us will face retirement and thus rely on the strength of our mutual fund portfolio.



Please seek professional advice prior to investing. Where mutual funds are considered, please read the funds' prospectus before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments which are not guaranteed; their values change frequently and past performance may not be repeated. Any indicated rate of return is for illustration purposes only and is not intended to reflect future values of returns on investment. Financium, the publisher does not guarantee accuracy of information, and will not be held liable in any way for any statements or statistics in this publication, though we seek to present reliable, precise and complete information. Written permission of Financium who retains all rights, must be obtained prior to any reproduction. ©Financium. email: admin@adviceon.com [03/01/10]